

April 5, 2006

I am a former Walmart District Manager. I worked for the company for seven years. Durring my time there I observed executives of the company violate their own policy when ever it suited them to do so. I have seen them violate the law time and time again (EPA and ATF inspections) and then claim ignorance when caught. We as a country can not risk our economy by allowing a company this irresponsibile to enter the banking industry. At some point enough is enough. This company has NO integrity from the ground up. I have met and spoken with Lee Scott, Have you? please consider this companies legal history before deciding on this issue.

Thank you for your time.
Jim E. Gardner